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## SBA Mourns the Loss of Jeff Butland SBA New England Regional Administrator

Jeffrey H. Butland, New England U.S. Small Business Administration Regional Administrator, died on August 1 of an apparent heart attack at his home in Cumberland, Maine. He was 53.

Butland served as regional administrator since January 2002. As Regional administrator he managed the SBA district offices in the six New England states.

"The entire SBA family is grieving over the tragic loss of Jeff Butland," said SBA Administrator Hector V. Barreto.

"His legislative and business experience was vast, and the enthusiasm with which he tackled small business issues was infectious. Jeff was an invaluable resource for small

businesses across New England. His dedication to New England and to the American ideal of entrepreneurship was unmatched," said Barreto.

Butland was elected to the Maine House of Representatives in 1988. He served in the House for four years and in the Maine Senate for six years. He was president of the Maine Senate from 1994 to 1996.

"The SBA family is deeply saddened by Jeff's passing," said Mark S. Hayward, Acting Massachusetts District Director. "Jeff was a true friend who spent time in Massachusetts meeting with elected officials, business leaders and small businesses across the state." He was genuinely concerned about the needs of small businesses and worked hard to make certain they had the resources to succeed. He will be greatly missed," said Hayward.

Before his appointment to SBA, Jeff worked in various capacities at L.L.Bean in Freeport, Maine for 17 years.

Jeff earned a Bachelor's Degree in Political Science from Bates College in Lewiston, Maine. He also had 21 years of active and reserve service in the U.S. Marine Corps, retiring with the rank of major in 1994.

Jeff is survived by his wife Nancy and their four children – Jennifer 20, Meghan 17, Jeffrey 16 and Hannah 6.

Funeral services were held in Yarmouth, Maine on August 6.■





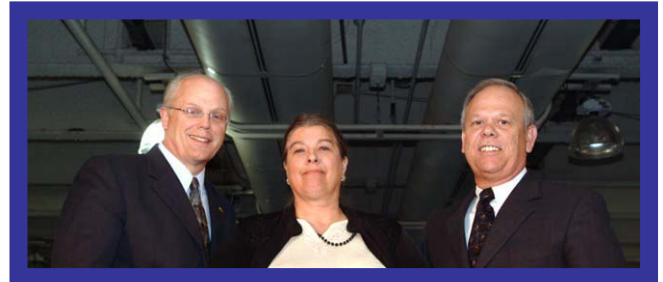
"I was privileged to work with Jeff Butland on several occasions. Jeff demonstrated genuine concern for the issues facing small businesses. Jeff was conscientious and thorough about keeping us informed about opportunities through SBA programs and always took the time to explain the benefits. He was a true advocate."

Nancy Connolly  
President & CEO, Lasertone Corp.

Jeff Butland with Nancy Connolly, president and CEO of Lasertone (third from left) and Lasertone employees at tax event.

"Jeff Butland's death was a shock to the small business community. Not only did we lose a friend and colleague but a life long advocate for small business. He will be sorely missed."

Georgianna Parkin  
State Director  
Massachusetts Small Business  
Development Center



"My friend, my co worker, Jeff Butland. I Loved and shared his vision for the success Of entrepreneurs, the heart and soul of America!! He gave them everything he had! He lived life large and I will never forget Him, never."

Melanie Sabelhaus  
SBA Deputy Administrator

SBDC counselor Mike Holbrook, Eddie Santiago, owner of Santiago's Market, SBA Deputy Administrator Melanie Sabelhaus and Jeff Butland visit Santiago's Market. in Worcester.

"Jeff was as much at home speaking at a SCORE chapter meeting as at a district meeting or a major convention event; he was slated to address SCORE's national meeting in August of this year. Whatever the venue, he spoke minimizing his own great responsibilities and emphasized the importance of volunteerism."

Niels A. Fischer  
District Director  
Massachusetts & Rhode Island SCORE



Left to right: Jeff, DD Hayward, Shel and Susan Goldstein, Mansion House Inn, Niels Fischer

## **Scholarship Fund**

Key Bank of Maine has established a scholarship fund for Jeff Butland's four children.

Donations may be made to the "Butland Children Scholarship Fund"  
I/C/O The McDonald Financial Group  
One Canal Plaza  
Portland, Maine 04101

### **A Tribute to Jeffrey Butland**

By Mark S. Hayward, Acting Massachusetts District Director

**Committed, Dedicated, Focused, Effective, A Unifier, Kind, Intelligent, Respectful, Determined, Consistent, Humorous, Irreplaceable**

These are just a few of the words that have been used over these past four days to describe Jeff Butland... and today as we gather to celebrate his life all of these words ring true....

We also gather to mourn..... To mourn the loss of a loving husband and father.....the loss of a brother, a colleague, a neighbor...We mourn the loss of a Son of Maine...And I...as many of you, mourn the loss of a friend...

I must confess that I have been blessed... because for the last 31 months I have had the privilege to work with one of the most unique and genuine human beings that I have ever met... A man... whom many of you have known much longer than I ... You see, though he was my boss, Jeff was also my friend....Instantly ... upon talking to and meeting Jeff ... we hit it off. My colleague, the district director in Seattle, Washington summed it up perfectly ... she wrote me yesterday saying... "Jeff was one of those special people that touch you in an instant... I met him only once, but I felt like I had known him all of my life." This was Jeff... the way he conducted himself ... he was the real thing...

Jeff's desire to help people was unparalleled..He would not think twice about driving from one end of New England to the other... just to meet a small business owner and discuss how he and the SBA could be of assistance. And for those of you who think that the many hours in the green Volkswagen was down time for Jeff... you are sadly mistaken. That was the time that he would conduct conference calls and get caught up on things with Joan or Mike Pappas... and of course ... my fellow district directors around New England...and his calls were unique ... or at least they were for me...

He always called my cell phone...and if I didn't have my glasses on I wouldn't have a clue as to who was calling... but typical of Jeff...I would say hello and be greeted with ... "You're not going to believe what these people have done now." About a year ago I said "STOP... can't you start by saying hi... this is Jeff... how are you doing and then start your story?"...he paused for a moment ... then said... NO and continued on with his story...I was always one of Jeff's nightly road calls as he traveled back to Maine. And I truly enjoyed the "hours of discussions". He would always have something funny or an interesting tidbit...and if it wasn't about SBA business then, of course....It's about sports....football ... hockey...basketball... but his love was baseball...I would be a rich man today if I collected on every time Jeff Butland told me that this was the year for the Red Sox...

He was so passionate about the Sox... that two weeks ago when my family and I were in Baltimore to take my daughter to Johns Hopkins... I told Jeff that the Sox were in town and we were going to catch a ball game at Camden Yards. Low and behold in the middle of the sixth inning my cell phone rings and I can't see the number... I answer it and the voice from the other end says ... "For God's sake man... put your uniform on and get it there and pitch and save us from disaster."...Yes... it was Jeff... watching at home... getting antsy about Schilling's pitching...He would have made a great Sox general manager....

You see... Jeff was also all about family...My colleagues and I would try to schedule events and speeches so that Jeff could be home at night...he wanted to be home with Nancy and the children... and it didn't really matter what time the event got over... he was going home to Maine.

This tells you a lot about the character of the man... family ... be it his personal or SBA family... they were both important...He talked to the SBA employees about many things, but it always came back to family...He told us about Nancy, Jennifer, Jeffrey, Meghan and Hannah.... While many of the employees outside of Maine have not met you... we all knew you....Jeff never missed an opportunity to tell all of us about you... what you were doing and how proud he was of all of you... through you he showed us love of family... and the greatness of people...Jeff... no matter what....would find good in everyone ... it was just his way ... his imprimatur.

(Continued on page 4)

## **A Tribute to Jeff Butland** (continued from page 3)

Finding good in someone didn't mean that he wouldn't disagree with you ... or correct something you did ...or point out an area that needed attention...He just did it with class and style and a very unique smile...He taught all of us much... but I must confess he didn't have tolerance for "stupid government rules" as he called them. There is a story I must tell...

Early in 2002, Jeff, Al Hanson, my Rhode Island District Counsel and I attended a grand opening of a business in Cranston... after the official ceremony there was a reception.... He turned to me and said..."you on a diet?"... to which I said "no... Jeff they are a prohibited source and we can't eat"...just then a waiter walked by with appetizers.... Jeff took two and turned to me and said ... "as I tell Mary McAleney... in Maine ...it's impolite not to eat"... "of course" I said ... "but Jeff... it's a prohibited source"... his response was... "tell the Inspector General that it was two pieces of chicken and the last name is Butland B U T L A N D." (spelling it out)

One final story... about the character of the man...just two short months ago Jeff and I went to Washington DC to pay our final respects to our 40th President, Ronald Reagan...Jeff could have easily used his contacts to provide us with a pass which would have allowed us earlier access... but no... he said to me... "we like all other Americans will wait our turn to pay our respects"... and we did ... for over five hours in the heat and humidity... When we entered the rotunda you could see his pride as an American ... and just as we were getting ready to leave ...a capital police officer turned to him and said... "sir... would you please stay for the changing of the guard?"... how proud Jeff stood watching our military perform their duty. The character of the man...

I would like to pause and speak to the SBA family who has gathered here today....We all know how much of a team player Jeff was... he told me... as he told you often that he was privileged to have the greatest job...to work with dedicated, creative and caring employees...He had tremendous respect for what you did and your determination to help small businesses around New England....Joan... you were his right and left arm... as he often said ... you kept him flying straight.

He truly appreciated the friendship and leadership of his district directors and deputies.... Bill Phillips, and Bob Sedgwick in New Hampshire, Ken Silvia and Darcy Carter in Vermont, Marie Record in Connecticut, Richard Tomeo in Rhode Island and Mary... yes Mary McAleney in Maine... the Team... who traveled around this great region together to better conditions for the small businesses...He also had an affinity for his colleagues in Washington... and said that change was not bad... but it was important to have competent, reliable people leading the charge...He respected and admired Deputy Administrator Melanie Sabelhaus...and Chief Counsel Tom Sullivan for their leadership..Both are here today to honor Jeff.

As all of you knew... Jeff fought for family-owned businesses and in fact he proposed an award to the Administrator to create a national, regional and local SBA family-owned business award.... The deputy administrator this morning told me that Administrator Barreto has approved the naming of the SBA Family Owned Business Award the "Jeff Butland Family Owned Business Award"... this will allow us to continue to recognize Jeff's many contributions to small business.

We who work for SBA all know about the SCORECARD... the system that ranks each district office in achievement of their goals... every Monday morning Jeff would check to see where we all stood... Well... Jeff in the SCORECARD of life...You are #1....We all know that God does not guarantee any of us the next day... as we have all witnessed...and it is not a matter of saying good bye because we all will live on with what Jeff has given us... it is simply saying ... Thank You... I was blessed to have known Jeff Butland and to have him as a boss, a mentor, but more importantly as a friend...

Before I conclude with a parable... I would like to read to you an e-mail I received from an SBA employee late Wednesday... It speaks for itself.

Mark, I am not sure how the service is set up, but if there is an opportunity for people to say something about Jeff, I would very much like to share what Jeff did for me. You know what it was like for me, but I do not think many people knew how close I came not only to dying, but losing my home and all I have worked for all my adult life. Jeff's silent commitment to collect donated leave was a tireless effort and he did this each and every time I was coming close to a no pay status. Jeff took it on himself to get donations for me.

(continued on page 5)



## **A Tribute to Jeff Butland** (continued from page 4)

I cannot tell you what his death has done to me. I owed him so much, and he asked nothing from me. While I was unable to provide for my family, because of my end-stage liver disease, Jeff provided for the financial well being of my wife and son with his relentless search of donated leave.

I not only owe him for all that did for me, but I need to find a way to thank him and honor him for the humanitarian compassionate human being that he was.

If there is not an opportunity to say something, I would appreciate it if you would tell his wife and children that I am alive because of Jeff Butland, my family is together because of Jeff Butland, and of the many people who helped me stay alive until I got a transplant.

Jeff stands at the top of the list of those who never forgot about what it is all about. Compassion, dignity and service to one's fellow man.

Jeff in my opinion was a wonderful Regional Administrator, but he was a better human being, father, husband and dedicated Red Sox fan.

I will see you there.

Thanks  
Bernie (Sweeney)  
Connecticut District Office

### **Parable of the Young Father**

The young father set his foot on the way of life. "Is the way long?" he asked. And his guide said, "Yes, and the way is hard, and you will be old before you reach the end of it. But the end will be better than the beginning." But the young father was happy and he would not believe that anything could be better than these years. So he played with his children and bathed them in the clear streams and the sun shone on them and life was good. The young father cried, "Nothing will ever be better than this." Then night came and storm and the path was dark and the children shook with fear and cold and the father drew them close and covered them and the children said, "Oh father we are not afraid for you are near and no harm can come." And the father said, "This is better than the brightness of day for I have taught my children courage."

And the father came and there was a hill ahead. And the children climbed and grew weary and the father was weary, but at all times he said to the children, "A little patience and we are there." So the children climbed and when they reached the top they said, "We could not have done it without you father."

And the father when he laid down that night looked up to the stars and said, "This is a better day than the last, for my children have learned fortitude in the face of hardness. Yesterday I gave them courage, today I have given them strength."

And the next day, came strange clouds which darkened the earth. Clouds of war and hate, evil and disease. And the children groped and stumbled and the father said, "Look up, lift your eyes to the light," and the children looked and saw above the clouds an everlasting glory and it guided them and brought them beyond the darkness. And that night the father said, "This is the best day of all, for today I have shown my children God."

And the days went on, and the weeks and the months and the years. And the father grew old and he was weakened and bent. But his children were tall and strong and walked with courage. And when the way was tough they lifted him for he was light as a feather. And at last they came to a hill and beyond the hill they could see a shining road and golden gates flung wide open.

And the father said, "I have reached the end of my journey and now I know that the end is better than the beginning. For my children can walk alone and their children after them." And the children said, "You will always walk with us father even when you have gone through the gates."

And they stood and watched as he went on alone. And the gates closed after him and they said, "We cannot see him but he is still with us. A father like ours is more than a memory, he is a living presence."

Semper Fi Jeff.■

## Calendar of Events

9/23: **Double Your Referral Business in 60 Days or Less – a Web Conference.** Call 866-740-1260, access code 3010101 at 10:00 a.m. and log on to [www.readytalk.com](http://www.readytalk.com), click “join the conference” and type in access code 301010.

MEDWeek events – see article next to this column.

## Overview of SBA Programs and Services

9/8: North Shore Career Center of Lynn, 181 Union Street, Lynn, 11:00 a.m. – 1:00 p.m.  
Contact: Lisa Gonzalez Welch at 617-565-5588

9/28: SBA office in Boston 10 Causeway St, Boston, Room 265, 10:00 -11:30 a.m.  
Contact: Anna Outerbridge at 617- 565-8510

**SBA Days**– Call to make an individual appointment to learn about SBA programs and services on the following dates and locations:

9/10: Brockton 21<sup>st</sup> Century, 144 Main Street, Brockton, 2:00 – 5:00 p.m.  
Contact: Donna O'Connor at 617-565-5607

## MEDWeek 2004

SBA will recognize outstanding minority entrepreneurs during National Minority Enterprise Development Week at events throughout the Commonwealth from September 13 – 20, 2004. This year's national theme is: “*Forward to the Future, Minority Business Enterprise: The National Priority.*” MED Week, held annually since 1983, recognizes minority businesses contributions to the economy.

Janice Guy, owner and CEO of Worcester-based P3I, Inc., has been named the Massachusetts 2004 Minority Small Business Person of the Year. The P3I founder will be honored at an awards breakfast at 8:30 a.m. on September 15, 2004, at the Crowne Plaza in Worcester. A panel discussion focusing on small business resources will follow.

P3I, Inc., founded in 2000, provides comprehensive, cost-effective and integrated services to the federal government, civilian agencies and departments, and the commercial business sector. The company offers systems and software engineering services, systems integration, program management, information technology and other specialized business services. P3I has grown into a \$10 million firm with 95 full-time employees and 20 prime contracts.

Cambridge-based Labblee Corporation, SBA's Massachusetts 8(a) Graduate Firm of the Year, will also be recognized at the Worcester event. Every year SBA recognizes a firm which has successfully graduated from SBA's 8(a) Business Development Program. Labblee Corp., founded by Bernie Lee in 1990, provides innovative management and technology consulting services for Federal government agencies and commercial businesses to achieve the best business practices. Labblee was approved for the 8(a) program in May 1992 and graduated in May 2001. The firm was awarded eight contracts for more than \$11 million during its nine years in this minority development program.

Other MEDWeek events will take place in Worcester, Boston, Springfield, Lawrence, and Brockton.

Date	Location	Contact
9/13/2004	Lawrence Cambridge College <b>Celebrating Minority Enterprise Brunch</b>	Lisa Gonzalez <a href="mailto:lisa.gonzalez@sba.gov">lisa.gonzalez@sba.gov</a> 617-565-5588
9/14/2004	Brockton Massasoit Conference Center <b>MEDWeek Regional Breakfast</b>	Donna O'Connor <a href="mailto:donna.oconnor@sba.gov">donna.oconnor@sba.gov</a> 617-565-5607
9/15/2004	Worcester The Crowne Plaza, 10 Lincoln Sq., Worcester <b>Minority Small Business Awards</b>	Pauline Swanson <a href="mailto:pauline.swanson@sba.gov">pauline.swanson@sba.gov</a> 617-565-5615
9/16/2004	Springfield <b>Minority Small Business Networking</b>	Robert Nelson <a href="mailto:robert.nelson@sba.gov">robert.nelson@sba.gov</a> 413-785-0484
9/20/2004	Boston <b>Getting Your Business Started</b>	Pauline Swanson <a href="mailto:pauline.swanson@sba.gov">pauline.swanson@sba.gov</a> 617-565-5615

### **Boston SCORE Small Business Workshop**

9/9: Advice for people who are planning a new business or need help with an existing business. Learn about:

- Financing options
- Business plan preparation
- Marketing
- Legal & Accounting issues
- Insurance & licensing

Cost - \$40.00

To register, call: 617-565-5591

### **Small Business Week 2005 Nominations**

The SBA is accepting nominations for "Small Business Person of the Year" as well as other small business owner and special small business advocacy awards for 2005. All winners will be recognized at SBA's annual awards ceremony next spring. Contact Joan Trudell at 617-565-5572 or [joan.trudell@sba.gov](mailto:joan.trudell@sba.gov) for more information.

**Massachusetts Resource Guide** available online at [www.sbaguides.com](http://www.sbaguides.com)

Scroll down to Massachusetts in the "Choose a District Box", or you can call 617-565-5590 for a copy of this free publication.

## **Taking it to the Streets**

Acting New England Regional Administrator Mark S. Hayward, who also serves as Acting Massachusetts SBA Director, led a group of SBA lending and resource partners on a walking tour of the business district in Chatham. Lenders from Banknorth, the Cape Cod Five Cents Savings Bank, Fleet/Bank of America, Rockland Trust and Sovereign/Compass Bank, as well as SCORE and SBDC counselors, the president of the Chatham Merchants Association and the director of economic programs at the Lower Cape Cod Community Development Corp., broke up into small groups to distribute information about SBA programs and services.

The purpose of the visit was to meet with business owners in Chatham to learn about their concerns and educate them about SBA programs and services. The tour provided an opportunity for the group to witness firsthand the commercial activity in this vital Cape Cod community during their peak tourist season. Some of the group continued on to Wellfleet, another Cape Cod resort community, to meet with Mac and Alex Hay, owners of Mac's Seafood, the 2004 Massachusetts Young Entrepreneur award winner.

### **Kelsey-Kennard Photographers/Chatham**



Left to right: Elizabeth Kennard, owner, Acting DD Mark S. Hayward, Tom Bernardo, Chatham Merchants Assoc. and Cliff Robbins, SBDC

### **Goodies/Chatham**



Left to right: Karyn Ransom, Branch Mgr., Nanette Davidson, Assistant Vice President, Rockland Trust Company, Donna O'Connor, SBA EDS

### **Mac's Seafood/Wellfleet**



Left to right: M. Harper, Cape & Islands, J. Berton, Fleet/BoA, J. Marshall, Cape & Islands, Mac and Alex Hay, owners, DD M. Hayward, EDS D. O'Connor, M. Savage, Sovereign, M. Shraut, Wellfleet Chamber of Commerce

### **Chatham Pottery/Chatham**



DD Hayward with Elizabeth Wilson, owner of Chatham Pottery along with her husband Gill.



## Lender News

### SAVE THE DATE

**SBA will host the next quarterly lenders' meeting on Tuesday, 9/21 at the O'Neill Building in Boston. The lender of the quarter will be announced and there will be a speaker. Call Joan Barnes @ 617-565-5605 to register.**

*Express* lenders – sign up for SBA's electronic loan processing - E-Tran.

Benefits include:

- Competitive advantage
- Reduced costs
- Immediate SBA response
- Automated report features

Contact Stephen Kucharski @ SBA at 202-205-7551 or [stephen.kucharski@sba.gov](mailto:stephen.kucharski@sba.gov)

### Quarterly Lender Workshops

SBA 101 is offered at the Massachusetts District Office in Boston in the morning on the first Wednesday of every quarter beginning on 10/6/04.

A workshop covering the basics of liquidating an SBA loan is presented at the same location on the same date in the afternoon. Call Joan Barnes at 617-565-5605 or email her at [joan.barnes@sba.gov](mailto:joan.barnes@sba.gov) to register for these workshops.

### Websites – just for lenders

[www.sba.gov/banking](http://www.sba.gov/banking) - a one-stop site which includes information on SBA loan programs, policy notices, standard operating procedures and more.

## Advertising Company Succeeds with Help from CWE

Laura DiBenedetto had a talent for art and business, and needed a way to combine her skills into a marketable business. Laura founded Vision Advertising in July 2001 and came to the Center for Women & Enterprise - Central Massachusetts one year later to help her business grow. Since embarking on this entrepreneurial endeavor with CWE, Laura's success has doubled every year. In July of this year Laura celebrated her 3rd year in business.



Coming from a family of entrepreneurs, Laura always wanted to start her own business. After she was laid off from her position in the financial market, she decided to do just that. Laura put her talents and training into use and started the company slowly as solely a graphic design studio with limited marketing offerings. By client demand, her business expanded into a more comprehensive advertising agency offering advertising (media/campaigns), marketing (strategizing/branding), and design (identity, collateral). The staff at CWE - Central Massachusetts helped Laura develop the legal and accounting skills necessary to nurture her business and help it grow properly. Her company's revenues have subsequently increased 200% since 2002.

"I couldn't be happier. I love my job, my clients and my life." says Laura. Most recently, she has been recognized as one of this year's winners of the Forty Under 40 Award given by the *Worcester Business Journal* for excellence in achievement and volunteerism for forty area professionals under the age of 40.

## Doing Business with the Government

"Without Sandra Ledbetter's expert advice on federal procurement procedures, I seriously doubt whether the federal government would be our customer today," observes Central Massachusetts PTAC (Procurement Technical Assistance Center) client, Bill Letendre of Angel-Guard Products, Inc. in Worcester. Angel-Guard sells rescue and safety-related products to municipalities, state governments, utility companies, consumers, and now—the federal government as well. The fourteen-year-old company's product line includes ice and water rescue equipment, snow rakes, a one-person sandbagging system, a hand hole cover for utility poles, and several other ingenious, low-tech patents.



Always on the lookout to expand his company's markets, Letendre, who is Angel-Guard's Sales Manager, first contacted Ledbetter in September of 2002. The process began with Letendre downloading 140 plus pages of a solicitation from the GSA web site. "Sandra broke down the submission page by page. She was so thorough the first time around that I had permanent templates to use in future submissions," he explains.

"We've also helped Angel-Guard get listed on the Department of Defense E-mail procurement system," notes Ledbetter, who serves about 250 active clients and was a PTAC director in Michigan for twelve years. "DOD's requirements are stringent. If you can sell to them, you are in good shape to sell to other government agencies." Ledbetter has created a profile of Angel-Guard's products that is used to electronically search *Federal Business Opportunities*, the online compendium of federal procurement opportunities, and other federal and state databases. She has also pointed the company to trade shows that attract federal customers and vendors. ■



## ***It's Your Business Volume V Number 4***

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### **Top 20 Lenders Through 7/31/04**

	LENDER NAME	GROSS AMOUNT	Loans
1	CITIZENS BANK	\$60,431,900.00	1307
2	FLEET NATIONAL BANK	\$14,048,300.00	242
3	BANKNORTH, NATIONAL ASSOCIATION	\$12,074,000.00	149
4	CAPITAL ONE, FEDERAL SAVINGS BANK	\$4,745,000.00	115
5	SOVEREIGN BANK	\$8,444,100.00	104
6	EASTERN BANK	\$12,756,660.00	75
7	BANK OF WESTERN MASSACHUSETTS	\$6,113,900.00	56
8	DANVERS SAVINGS BANK	\$6,642,000.00	43
9	CIT SMALL BUSINESS LENDING CORPORATION	\$16,995,300.00	37
10	ENTERPRISE BANK AND TRUST COMPANY	\$3,708,000.00	35
11	SOUTH SHORE SAVINGS BANK	\$2,504,000.00	29
12	LEGACY BANKS	\$2,530,500.00	27
13	INDEPENDENCE BANK	\$8,289,500.00	21
14	GREYLOCK FCU	\$1,311,132.00	16
15	COMPASS BANK FOR SAVINGS	\$1,536,000.00	15
16	HERITAGE CO-OPERATIVE BANK	\$2,904,800.00	14
17	WEBSTER BANK, NATIONAL ASSOCIATION	\$1,878,500.00	14
18	FALL RIVER FIVE CENTS SAVINGS BANK	\$882,000.00	11
19	FLORENCE SAVINGS BANK	\$1,108,500.00	11
20	BUSINESS LENDERS, LLC	\$2,011,300.00	10
21	FLAGSHIP BANK AND TRUST COMPANY	\$3,297,000.00	10

Complete year-to-date bank ranking <http://www.sba.gov/ma/loanvolume04.html>

### **Massachusetts SBA Lenders Use New E-Tran System**

Twelve lending institutions are taking advantage of a new web-based interface that is helping them save time and resources when submitting SBA loans on behalf of small businesses in Massachusetts. With the introduction of E-Tran, these lenders are able to directly submit applications to SBA and receive an immediate response, thus reducing SBA's 24-hour response time.

SBA participating lenders in Massachusetts using E-Tran are: Banknorth, Bank of America/Fleet Bank, Bank of Western Massachusetts, Capital One Bank, Chicopee Savings Bank, Citizens Bank, Flagship Bank & Trust Co., Innovative Bank, Sovereign Bank, Stearns Bank, Wachovia SBA Lending, and The Washington Trust Company.

"The technical assistance from both Bankers System T-Soft and the SBA has been fantastic," said Anne Cerami, Vice President and SBA Manager at Banknorth, one of the first banks in Massachusetts to enroll in E-Tran. "Both are staffed with very knowledgeable and helpful people. It's fast. It's easy."

#### **What are other lenders saying about E-tran?**

- Instant assignment of SBA number (decreased turnaround time and convenience)
- Competitive advantage: ability to respond in the market place and close loans faster
- Automated report features
- Overall programming very "user-friendly" and easy to train
- Access to technical support (very responsive)